

**Information to identify the case:**

Debtor 1	<b>David Q. Borzilleri</b>	Social Security number or ITIN	xxx-xx-3106
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Marjan Borzilleri</b>	Social Security number or ITIN	xxx-xx-0288
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>12-20503-RG</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

David Q. Borzilleri

Marjan Borzilleri  
aka Marjan Hamzelou

11/20/17

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 David Q. Borzilleri  
 Marjan Borzilleri  
 Debtors

Case No. 12-20503-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

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 Total Noticed: 80

Date Rcvd: Nov 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2017.

db/jdb +David Q. Borzilleri, Marjan Borzilleri, 546 Salem Street, Paramus, NJ 07652-5659  
 cr +SPECIALIZED LOAN SERVICING LLC, PO Box 9013, Addison, TX 75001-9013  
 cr +Specialized Loan Servicing LLC, as servicing agent, C/O Buckley Madole, P.C.,  
 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713  
 cr +Unity Bank, c/o Maselli Warren, P.C., 600 Alexander Road, Suite 3-4A,  
 Princeton, NJ 08540-6018  
 512978963 +American Express Bank, FSB-POC, PO Box 981537, El Paso, TX 79998-1537  
 513336446 Bank of America, NA, P.O. Box 660933, Dallas, TX 75266-0933  
 512978971 Cenlar Loan Administration & Reporting, PO Box 71201, Philadelphia, PA 19176-6201  
 513247788 +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
 PO Box 10390, Greenville, SC 29603-0390)  
 513362512 +Dell Financial Services, c/o American Recovery Service, Inc.,  
 555 St. Charles Drive, Suite 100, Thousand Oaks, CA 91360-3983  
 512978986 +HSBC/Neiman-POC, PO Box 15221, Wilmington, DE 19850-5221  
 512978987 Jaffe & Asher, LLP, 600 Third Avenue, New York, NY 10016-1901  
 512978989 National Capital Management LLC - POC, 8425 Tournament Drive, Suite 230,  
 Memphis, TN 38125  
 512978999 +Security Credit Services LLC, 2653 W Oxford Loop, Oxford, MS 38655-5442  
 514443235 +Specialized Loan Servicing LLC, Bankruptcy Dept, 8742 Lucent Blvd Suite 300,  
 Highlands Ranch, Colorado 80129-2386  
 514443236 +Specialized Loan Servicing LLC, Bankruptcy Dept, 8742 Lucent Blvd Suite 300,  
 Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,  
 Bankruptcy Dept 80129-2386  
 517013728 U.S. Dept. of Education, PO Box 530260, Payment Center, Atlanta, GA 30353-0260  
 512979004 +US Department of Ed -Direct Loans-POC, PO Box 5609, Greenville, TX 75403-5609  
 517125595 US Department of Education, Direct Loan Servicing Center, PO Box 5202,  
 Greenville, TX 75403-5202  
 513084267 US Department of Education, Direct Loan Servicing Center, PO BOX 5609,  
 Greenville, TX 75403-5609  
 512979003 +Unity Bank, Corporate Office, 64 Old Highway 22, Clinton, NJ 08809-1305  
 512979005 Volkswagen Credit, PO Box 5215, Carol Stream, IL 60197-5215

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 20 2017 23:41:25 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Nov 20 2017 23:41:22 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr E-mail/Text: vci.bkcy@vwcredit.com Nov 20 2017 23:41:32 V W Credit Inc, PO Box 829009,  
 Dallas, TX 75382-9009  
 512978962 EDI: MERRICKBANK.COM Nov 20 2017 22:58:00 Advanta Bank, PO Box 844,  
 Spring House, PA 19477  
 513244975 EDI: BL-ADVANTA.COM Nov 20 2017 23:03:00 Advanta Bank Corp in receivership of FDIC,  
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 513235955 EDI: MERRICKBANK.COM Nov 20 2017 22:58:00 Advanta Bank Corporation,  
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 513131681 EDI: BECKLEE.COM Nov 20 2017 22:58:00 American Express Bank FSB, c/o Becket and Lee LLP,  
 POB 3001, Malvern PA 19355-0701  
 513166308 EDI: BECKLEE.COM Nov 20 2017 22:58:00 American Express Centurion Bank,  
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 512978964 +EDI: AMEREXPR.COM Nov 20 2017 23:03:00 American Express-POC, PO Box 981537,  
 El Paso, TX 79998-1537  
 512978965 EDI: AIS.COM Nov 20 2017 23:03:00 American Infosource LP - POC, PO Box 248848,  
 Oklahoma City, OK 73124-8848  
 513077598 EDI: BANKAMER2.COM Nov 20 2017 23:03:00 FIA CARD SERVICES, N.A., PO Box 15102,  
 Wilmington, DE 19886-5102  
 512978967 +EDI: BANKAMER2.COM Nov 20 2017 23:03:00 Bank of America, PO Box 17054,  
 Wilmington, DE 19850-7054  
 512978966 EDI: BANKAMER.COM Nov 20 2017 22:58:00 Bank of America, PO Box 15222,  
 Wilmington, DE 19886-5222  
 512978968 +EDI: BANKAMER2.COM Nov 20 2017 23:03:00 Bank of America - POC, PO Box 17054,  
 Wilmington, DE 19850-7054  
 512978969 +EDI: BASSASSOC.COM Nov 20 2017 22:58:00 Bass & Associates, P.C., 3936 E. Ft. Lowell,  
 Suite 200, Tucson, AZ 85712-1083  
 512978970 EDI: BL-BECKET.COM Nov 20 2017 23:03:00 Becket and Lee LLP, PO Box 3001,  
 Malvern, PA 19355-0701  
 512978972 EDI: CHASE.COM Nov 20 2017 23:03:00 Chase Bank USA NA, PO Box 15298,  
 Wilmington, DE 19850-5298  
 512978973 EDI: CHASE.COM Nov 20 2017 23:03:00 Chase Bank USA NA-POC, PO Box 15298,  
 Wilmington, DE 19850-5298  
 512978974 +EDI: CITICORP.COM Nov 20 2017 23:03:00 Citibank, PO Box 6241,  
 Sioux Falls, SD 57117-6241

District/off: 0312-2

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513301132 +EDI: CITICORP.COM Nov 20 2017 23:03:00 Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493

512978975 +EDI: RCSDELL.COM Nov 20 2017 23:03:00 Dell Computer/WEB Bank, PO Box 81577, Austin, TX 78708-1577

512978976 EDI: TSYS2.COM Nov 20 2017 22:58:00 Department Stores Nat'l Bank/Bloomie-POC, PO Box 137, Columbus, GA 31902-0137

512978977 EDI: TSYS2.COM Nov 20 2017 22:58:00 Department Stores Nat'l Bank/Macys-POC, PO Box 137, Columbus, GA 31902-0137

512991470 EDI: DISCOVER.COM Nov 20 2017 23:03:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025

512978978 EDI: DISCOVER.COM Nov 20 2017 23:03:00 Discover Bank, DFS Services LLC, PO Box 3025, New Albany, OH 43054-3025

512978979 +EDI: DISCOVER.COM Nov 20 2017 23:03:00 Discover Financial Services-POC, PO Box 15316, Wilmington, DE 19850-5316

512978982 +EDI: BANKAMER.COM Nov 20 2017 22:58:00 FIA Card Services, 1000 Samoset Drive, Newark, DE 19713-6000

512978983 EDI: AIS.COM Nov 20 2017 23:03:00 FIA Card Services, NA, PO Box 248809, Oklahoma City, OK 73124-8809

512978985 +EDI: PRA.COM Nov 20 2017 23:03:00 HSBC Bank Nevada NA-POC, c/o PRA Receivables Management, LLC, PO Box 12907, Norfolk, VA 23541-0907

512978984 +EDI: CITICORP.COM Nov 20 2017 23:03:00 Home Depot/ Citibank, PO Box 6497, Sioux Falls, SD 57117-6497

513083138 +EDI: OPHSUBSID.COM Nov 20 2017 23:03:00 KEYSTONE RECOVERY PARTNERS LLC, SERIES A, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

513382187 +EDI: OPHSUBSID.COM Nov 20 2017 23:03:00 Lindia, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132

512978988 +EDI: FORD.COM Nov 20 2017 23:03:00 Mazda American Credit, PO Box 542000, Omaha, NE 68154-8000

513053528 +E-mail/Text: bknotice@ncmllc.com Nov 20 2017 23:41:33 National Capital Management, LLC., 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741

512978992 EDI: PRA.COM Nov 20 2017 23:03:00 Portfolio Recovery, 120 Corporate Blvd, Suite 1, Norfolk, VA 23502

513834661 EDI: PRA.COM Nov 20 2017 23:03:00 Portfolio Recovery Associates, LLC, PO BOX 41067, Norfolk, VA 23541

513109015 EDI: PRA.COM Nov 20 2017 23:03:00 Portfolio Recovery Associates, LLC, c/o Ameritech, POB 41067, Norfolk VA 23541

513199167 EDI: PRA.COM Nov 20 2017 23:03:00 Portfolio Recovery Associates, LLC, c/o Bank Of America, POB 41067, Norfolk VA 23541

513122225 EDI: PRA.COM Nov 20 2017 23:03:00 Portfolio Recovery Associates, LLC, c/o Citibank, POB 41067, Norfolk VA 23541

513160673 EDI: PRA.COM Nov 20 2017 23:03:00 Portfolio Recovery Associates, LLC, c/o Sears Mc, POB 41067, Norfolk VA 23541

513257482 EDI: PRA.COM Nov 20 2017 23:03:00 Portfolio Recovery Associates, LLC, c/o Sunoco, PO Box 41067, Norfolk VA 23541

513257483 EDI: PRA.COM Nov 20 2017 23:03:00 Portfolio Recovery Associates, LLC, c/o Thd, PO Box 41067, Norfolk VA 23541

513278070 EDI: PRA.COM Nov 20 2017 23:03:00 Portfolio Recovery Associates, LLC, c/o Washington Mutual, POB 41067, Norfolk VA 23541

512978997 +EDI: PRA.COM Nov 20 2017 23:03:00 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067

512978998 +EDI: PRA.COM Nov 20 2017 23:03:00 PRA Receivables Managment, LLC, POB 12907, Norfolk, VA 23541-0907

512978993 +EDI: PRA.COM Nov 20 2017 23:03:00 Portfolio Recovery - POC, 120 Corporate Blvd, Suite 1, Norfolk, VA 23502-4952

512978994 +EDI: PRA.COM Nov 20 2017 23:03:00 Portfolio Recovery-POC, Citibank S.D., 120 Corporate Blvd, Suite 1, Norfolk, VA 23502-4952

512978996 +EDI: PRA.COM Nov 20 2017 23:03:00 Portfolio Recovery-POC, FIA Card Services N.A., 120 Corporate Blvd, Suite 1, Norfolk, VA 23502-4952

513031387 EDI: Q3G.COM Nov 20 2017 23:03:00 Quantum3 Group LLC as agent for, World Financial Network Bank, PO Box 788, Kirkland, WA 98083-0788

513127275 EDI: Q3G.COM Nov 20 2017 23:03:00 Quantum3 Group LLC as agent for, Galaxy Asset Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788

512979000 +EDI: CITICORP.COM Nov 20 2017 23:03:00 Sunoco/Citibank, PO Box 6497, Sioux Falls, SD 57117-6497

512979001 EDI: AISTMBL.COM Nov 20 2017 22:58:00 T Mobile/T-Mobile USA Inc., PO Box 53410, Bellevue, WA 98015-3410

512979002 EDI: TFSR.COM Nov 20 2017 23:03:00 Toyota Motor Credit Corp., 4 Gatehall Dr., Suite 350, Parsippany, NJ 07054

513087578 EDI: BL-TOYOTA.COM Nov 20 2017 23:03:00 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701

513076061 +E-mail/Text: vci.bkcy@vwcredit.com Nov 20 2017 23:41:32 V W Credit, Inc., 9441 LBJ Freeway, Suite 350, Dallas, TX 75243-4652

512979006 +EDI: WFNNB.COM Nov 20 2017 23:03:00 WFNNB-Fortunoff, PO Box 182789, Columbus, OH 43218-2789

512978980 EDI: ECAST.COM Nov 20 2017 23:03:00 eCAST Settlement Corporation, POB 35480, Newark, NJ 07193-5480

513207301 EDI: ECAST.COM Nov 20 2017 23:03:00 eCAST Settlement Corporation assignee of Chase, Bank USA NA, POB 35480, Newark NJ 07193-5480

District/off: 0312-2

User: admin  
Form ID: 3180W

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

512978981 EDI: ECAST.COM Nov 20 2017 23:03:00 eCAST Settlement Corporation-POC, POB 35480,  
Newark, NJ 07193-5480

TOTAL: 59

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

512978990\* National Capital Management, LLC - POC, 8425 Tournament Drive, Suite 230,  
Memphis, TN 38125  
512978991\* National Capital Management, LLC-POC, 8425 Tournament Drive, Suite 230, Memphis, TN 38125  
513834676\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, PO BOX 41067,  
Norfolk, VA 23541)  
512978995\* +Portfolio Recovery-POC, 120 Corporate Blvd, Suite 1, Norfolk, VA 23502-4952  
517125673\* US Department of Education, Direct Loan Servicing Center, PO Box 5202,  
Greenville, TX 75403-5202

TOTALS: 0, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 22, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2017 at the address(es) listed below:

David Fornal on behalf of Creditor Unity Bank dfornal@maselliwarren.com  
Denise E. Carlon on behalf of Creditor HSBC Bank, National Association, as Trustee for the  
Holders of the Deutsche Alt-A Securities, Inc. Mortgage Loan Trust, Mortgage Pass-Through  
Certificates Series 2007-0A1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Francesca Ann Arcure on behalf of Creditor SPECIALIZED LOAN SERVICING LLC  
nj\_ecf\_notices@buckleymadole.com  
Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent  
for HSBC Bank USA, National Association, as Trustee for the Holders of the Deutsche Alt-A  
Securities, Inc. Mortgage Loan Trust, Mortgage Pass-Through nj\_ecf\_notices@buckleymadole.com  
James H Cleary on behalf of Debtor David Q. Borzilleri clearyl原因@verizon.net  
James H Cleary on behalf of Joint Debtor Marjan Borzilleri clearyl原因@verizon.net  
Joshua I. Goldman on behalf of Creditor HSBC Bank, National Association, as Trustee for the  
Holders of the Deutsche Alt-A Securities, Inc. Mortgage Loan Trust, Mortgage Pass-Through  
Certificates Series 2007-0A1 jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Melissa N. Licker on behalf of Creditor V W Credit Inc NJ\_ECF\_Notices@buckleymadole.com  
William M.E. Powers on behalf of Creditor HSBC Bank, National Association, as Trustee for the  
Holders of the Deutsche Alt-A Securities, Inc. Mortgage Loan Trust, Mortgage Pass-Through  
Certificates Series 2007-0A1 ecf@powerskirn.com

TOTAL: 10